

Notice of Allowability	Application No.	Applicant(s)	
	09/930,913	BRAUN ET AL.	
	Examiner Harish T. Dass	Art Unit 3692	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS**. This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. This communication is responsive to 12/26/07.
2. The allowed claim(s) is/are 1-13, 15, 17-20.
3. Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) All
 - b) Some*
 - c) None
 of the:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) hereto or 2) to Paper No./Mail Date _____.
 - (b) including changes required by the attached Examiner's Amendment / Comment or in the Office action of

Paper No./Mail Date _____.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. Notice of References Cited (PTO-892)
2. Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. Information Disclosure Statements (PTO/SB/08),

Paper No./Mail Date _____
4. Examiner's Comment Regarding Requirement for Deposit

of Biological Material
5. Notice of Informal Patent Application
6. Interview Summary (PTO-413),

Paper No./Mail Date _____.
7. Examiner's Amendment/Comment
8. Examiner's Statement of Reasons for Allowance
9. Other _____.

DETAILED ACTION

This communication is in response to applicant's paper filed on 12/26/2007 and conversation with Attorney Stephen Scherrer (Reg. 45,080) on 12/13/07, regarding suggestion of amendments to independent claims to make the claims allowable.

Status of Claims:

Claims 14 and 16 are cancelled.

Claims 1-13, 15, 17-20 are pending.

Allowable Subject Matter

Claims 1-13, 15, 17-20 are pending and have been allowed.

The following is an examiner's statement of reasons for the indication of allowable subject matter allowance:

Independent claims 1 and 17 and there dependent claims 2-13, 15, and 18-20 are allowed because the closes prior art of record and references of Apgar, IV (US 5,680,305), Ruffin et al. (US 6,675,149), Julian R. Franks et al. "Valuation of Financial Lease Contracts" and Storms, Phillip "Using mortgage credit to achieve client objectives" in any combination failed to teach or render obvious to one of ordinary skill in the art,

evaluating the indicator values for the financial data and the non-financial data with respect to the plurality of financing structures;

comparing the total scores of all financing structures and determining an optimal financing structure based on the comparison of the total scores with the computer;

performing a sensitivity analysis on each financing structure with the computer;
and

outputting a report from the computer showing the optimal financing structure for
procuring the real estate asset, said report further showing results of the sensitivity
analysis performed on each financing structure.

Any comments considered necessary by applicant must be submitted no later
than the payment of the issue fee and, to avoid processing delays, should preferably
accompany the issue fee. Such submissions should be clearly labeled "Comments on
Statement of Reasons for Allowance."

Any inquiry concerning this communication or earlier communications from the
examiner should be directed to Harish T. Dass whose telephone number is 571-272-
6793. The examiner can normally be reached on 8:00 AM to 4:50 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's
supervisor, Abdi Kambiz can be reached on 571-272-6702. The fax phone number for
the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Harish T Dass
Primary Examiner
Art Unit 3692

Harish T Dass

12/31/07